

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.-46. (Canceled).

47. (Currently Amended) A method comprising:

receiving, at a radio frequency identification (RFID) reader, a recurring billing transaction request from a radio frequency (RF) transaction device, wherein the recurring billing transaction request comprises an encrypted RF transaction device identifier and a recurring billing amount;

decrypting, at the RFID reader, the encrypted RF transaction device identifier to produce an RF transaction device identifier;

converting, at the RFID reader, the RF transaction device identifier into a magnetic stripe formatted identifier;

transmitting the magnetic stripe formatted identifier from the RFID reader via a point of sale (POS) device to a merchant server that includes a processor;

requesting, by the RFID reader, a secondary verification in response to a transaction restriction associated with the RF transaction device identifier;

receiving, at the RFID reader, the secondary verification; and

~~receiving indicating, at the RFID reader, approval of the recurring billing transaction request in response to the receiving the secondary verification, wherein the recurring billing amount is added to the total recurring billing amount in response to the merchant server approving the receiving approval of the recurring billing transaction request, to create an updated total recurring billing amount, and wherein the updated total recurring billing amount is submitted via a network interface to a provider system for payment processing.~~

48. (Previously Presented) The method of claim 47, wherein the billing account record comprises a customer transaction account number, a customer merchant account number, and a customer transaction account expiration date.

49. (Previously Presented) The method of claim 48, wherein the recurring billing transaction request is approved in response to the customer transaction account expiration date in the merchant database on the merchant server.

50. (Currently Amended) The method of claim 47, wherein a recurring billing account record that is associated with a total recurring billing amount is stored in a database in the merchant server.

51. (Previously Presented) The method of claim 50, wherein the magnetic stripe formatted identifier is associated with the recurring billing account record and the total recurring billing amount.

52. (Currently Amended) The method of claim 50, wherein the recurring billing account record is associated with a recurring billing account in which an account holder receives periodic bills, wherein the recurring billing account is not primarily a credit account, charge account, debit account, checking account, savings account, reward account, loyalty account, or the like a financial account.

53. (Previously Presented) The method of claim 50, wherein the recurring billing account record is associated with a recurring billing account which provides a regularly recurring bill to an account holder, wherein the recurring billing account is not a credit account, debit account or charge account.

54. (Previously Presented) The method of claim 47, wherein the RF transaction device identifier is associated with at least one of an authorization code, an access code, a personal identification number (PIN), an Internet code, a digital certificate, or biometric data.

55. (Previously Presented) The method of claim 47, wherein the transaction restriction comprises at least one of a per purchase spending limit, a time of day restriction, a day of week restriction, or a merchant restriction.

56. (Currently Amended) The method of claim 55, wherein the transaction restriction is assigned by at least one of an RF transaction device user or the provider system.

57. (Previously Presented) The method of claim 47, wherein the secondary verification comprises at least one of a PIN or biometric sample data.

58. (Previously Presented) The method of claim 57, wherein the secondary verification is associated with the RF transaction device identifier, and wherein a corroborating secondary

verification is stored on at least one of the RF transaction device, the RFID reader, or a merchant database.

59. (Previously Presented) The method of claim 58, further comprising comparing the secondary verification to the corroborating secondary verification.

60. (Previously Presented) The method of claim 59, further comprising receiving approval of the recurring billing transaction request in response to the comparing the secondary verification to the corroborating secondary verification.

61. (Previously Presented) The method of claim 56, wherein the updated total recurring billing amount is periodically submitted to a provider system for payment processing over a time period, in response to the updated total recurring billing amount remaining the same over the time period.

62. (Currently Amended) A method comprising:

receiving, at a network interface of a merchant server that includes a processor, a recurring billing transaction request associated with a radio frequency (RF) transaction device from a radio frequency identification (RFID) reader, wherein the recurring billing transaction request comprises a recurring billing amount;

receiving, at the merchant server from a point of sale (POS) device, a magnetic stripe formatted identifier from a point of sale (POS) device, wherein the magnetic stripe formatted identifier is converted by the RFID reader from a decrypted RF transaction device identifier;

approving, at the merchant server, the recurring billing transaction request in response to a secondary verification, wherein the RFID reader receives the secondary verification in response to a transaction restriction associated with the RF transaction device identifier;

adding, at the merchant server, the recurring billing amount to the total recurring billing amount in response to the approving the recurring billing transaction request, to create an updated total recurring billing amount; and

submitting the updated total recurring billing amount from the merchant server to a provider system for payment processing.

63. (Previously Presented) The method of claim 62, further comprising modifying a merchant system registry file in accordance with a summary report from the provider system by appending a merchant transaction code to at least one of a plurality of recurring billing account records.

64. (Currently Amended) The method of claim 63, wherein the merchant transaction code comprises at least one of an add transaction code, a delete transaction code, or [[and]] a change transaction code.

65. (Previously Presented) The method of claim 63, further comprising periodically transmitting the merchant system registry file at a frequency of at least one of once per day, once per week, or once per month.

66. (Previously Presented) The method of claim 63, further comprising receiving the summary report from the provider system, wherein the summary report comprises a plurality of decision codes associated with the plurality of recurring billing account records transmitted in the merchant system registry file, and wherein the summary report further comprises a rejected records file.

67. (Previously Presented) The method of claim 66, wherein the summary report further comprises a tally of rejected records.

68. (Previously Presented) The method of claim 63, further comprising requesting provider preauthorization of at least one of the plurality of recurring billing account records.

69. (Previously Presented) The method of claim 63, wherein the modifying the merchant system registry file comprises manually modifying the merchant system registry file in accordance with the summary report.

70. (Previously Presented) The method of claim 62, further comprising associating the magnetic stripe formatted identifier with the recurring billing account record and the total recurring billing amount.

71. (Currently Amended) A merchant server that includes a processor, the merchant server configured to:

receive, at a network interface of the [[a]] merchant server, a recurring billing transaction request associated with a radio frequency (RF) transaction device from a radio frequency identification (RFID) reader, wherein the recurring billing transaction request comprises a recurring billing amount;

receive, at the merchant server from a point of sale (POS) device, a magnetic stripe formatted identifier from a point of sale (POS) device, wherein the magnetic stripe formatted identifier is converted by the RFID reader from a decrypted RF transaction device identifier;

approve, at the merchant server, the recurring billing transaction request in response to a secondary verification, wherein the RFID reader receives the secondary verification in response to a transaction restriction associated with the RF transaction device identifier;

add, at the merchant server, the recurring billing amount to the total recurring billing amount in response to the merchant server approving the recurring billing transaction request, to create an updated total recurring billing amount; and

submit the updated total recurring billing amount from the merchant server to a provider system for payment processing.

72. (Currently Amended) A merchant system, comprising:

a server comprising a processor and a database configured to store a recurring billing account record, wherein the server is configured to submit an updated total recurring billing amount associated with the recurring billing account record to a provider system for payment processing;

a radio frequency identification (RFID) reader configured to receive a recurring billing transaction request from an RF transaction device, wherein the recurring billing transaction request comprises an encrypted RF transaction device identifier and a recurring billing amount, wherein the RFID reader is configured to decrypt the encrypted RF transaction device identifier to produce an RF transaction device identifier, wherein the RFID reader is further configured to convert the RF transaction device identifier into a magnetic stripe formatted identifier and to transmit the magnetic stripe formatted identifier to a point of sale (POS) device; and

a point of sale (POS) device configured to communicate with the server, wherein the POS device is configured to receive the magnetic stripe formatted identifier from the RFID reader, wherein the POS device is configured to receive a secondary verification in response to a transaction restriction associated with a radio frequency (RF) transaction device identifier, wherein the POS device is configured to transmit the magnetic stripe formatted identifier to the server, and wherein the recurring billing amount is added to a total recurring billing amount in response to an approval of the recurring billing transaction request and the secondary verification, to create the updated total recurring billing amount.